

# Master Promissory Notes - MPN Notifications

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## Introduction

Schools are provided Master Promissory Note (MPN) data in several electronic files passed to the school from the Central Processing System (CPS) or the Common Origination and Disbursement (COD) System. These files include:

- Institutional Student Information Record (ISIR) – multiple message classes; refer to the Electronic Data Exchange Technical Reference on the [FSADownload Web site](#)
- Common Record (Award) Response – multiple message classes; usually COMREC, CRAA, or CRDL
- MPN Response (MPN Acknowledgement) - CRPN

These files allow a school to update its system with MPN information.

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## ISIR

The ISIR contains information on whether or not a borrower has an MPN and the status of the MPN. The Master Promissory Note (MPN) Information section of the ISIR, located at the end of the “Loan Detail” section, is useful in determining whether new or transfer students may have an existing MPN.

The ISIR is produced by the CPS and is sent electronically to schools via the Student Aid Internet Gateway (SAIG).

- For more information, see the [ISIR Guide](#) posted to the IFAP Web site.
- The ISIR indicates whether or not there is an MPN on file for a particular borrower, the type of MPN, and the MPN status. **Note:** Further research may be needed to determine whether the MPN is still active to link to new loans or has expired.
- For 2012-2013 and forward, a new value of E will be added for a Direct PLUS MPN that is accepted, but inactive because it is linked to a loan with an approved endorser.

ISIR Value	Value Printed on the ISIR (from EDEExpress)
Blank	No data from NSLDS
A	Active MPN
C	All MPNs Closed
E	Inactive/Endorser (2012-2013, Direct PLUS)
I	All MPNs Inactive

N	No MPN on File
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**Common Record (Award) Response**

When the Direct Loan award information is received, the COD System attempts to link the loan to an MPN. The COD System also returns MPN information as part of the Common Record (award) response:

- eMPN Indicator
- MPN Identifier
- MPN Status Code
- MPN Link Indicator
- MPN Expiration Date

**MPN Response (MPN Acknowledgement)**

The COD System also sends MPN information in an MPN Response (commonly called an MPN Acknowledgement). More information about the message classes used to return MPN Acknowledgements is provided in a separate attachment.

An MPN Acknowledgement is sent to the school listed on the MPN when -

- An MPN is received (but is not linked to a loan)
- The expiration date or status changes for an MPN. In this case, the MPN acknowledgement is also sent to **any** schools associated with the MPN. A school is associated with an MPN when it is listed on the MPN or has a loan with an amount greater than zero linked to the MPN.

The MPN Acknowledgement contains the following:

	Linked		Unlinked	
	Electronic	Paper	Electronic	Paper
Student				
Last Name	Yes	Yes	Yes	No
First Name	Yes	Yes	Yes	First two letters
Middle Initial	Yes	Yes	Yes	No
Borrower (Parent PLUS)				
Last Name	Yes	Yes	Yes	No
First Name	Yes	Yes	Yes	First two letters

Middle Initial	Yes	Yes	Yes	No
Loan Type	Yes	Yes	Yes	Yes
Award Year	Yes	Yes	Yes	Yes
Response Code	Yes	Yes	Yes	Yes
eMPN Indicator	Yes	Yes	Yes	Yes
MPN Identifier	Yes	Yes	Yes	Yes
MPN Status Code	Yes	Yes	Yes	Yes
MPN Expiration Date	Yes	Yes	Yes	Yes
Financial Award Number	Yes	Yes	No	No
Financial Award ID	Yes	Yes	No	No

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